The Travelers Insurance Company, Rylvester C. Dunham, President. Hartford, Connecticut. JOHN H. NOLAN, GENERAL AGENT. THE JOHN H. NOLAN AGENCY, TELEPHONE: WABASH 4047. S. R. PLATTENBURG, CASHIER. 331 INSURANCE EXCHANGE, N. P. BRETTNER, ASSISTANT CASHIER. Chicago, The moust 9th, 1915. Mr. G. M. West, Panama City, Florida. Dear Sir:-Why you should think that the length of time during which your legal experience has extended, rather than the quality and the wisdom of it, should have the power, with or without the help of the laws of the State of Florida, to automatically change a contract governed by the laws of Connecticut, or that the present state of your mind generally, as compared with what it was when you directed how the contract of your policy to be made, gives you that right, amazes my legal knowledge and does not square itself with my ideas, either, of common sense. Yours truly. John H. Wolan General Agent.